

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

MICHAEL J. COLELLO

Debtor(s)

Case No. 19-10094TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/03/2019.
- 2) The plan was confirmed on 08/16/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/16/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/18/2020, 02/18/2020.
- 5) The case was dismissed on 07/20/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,010.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,061.94
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$15,061.94

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$811.06
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$811.06

Attorney fees paid and disclosed by debtor: \$2,400.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	6,590.00	6,749.91	6,749.91	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	2,066.00	2,510.54	2,510.54	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	1,026.00	1,327.97	1,327.97	0.00	0.00
CAPITAL ONE(*)	Unsecured	2,510.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	2,753.00	NA	NA	0.00	0.00
CHASE BANK USA NA(*)	Unsecured	1,920.00	2,501.45	2,501.45	0.00	0.00
CHASE BANK USA NA(*)	Unsecured	1,448.00	1,650.01	1,650.01	0.00	0.00
CHASE BANK USA NA(*)	Unsecured	NA	4,919.31	4,919.31	0.00	0.00
CHASE CARD SERVICES**	Unsecured	1,919.00	NA	NA	0.00	0.00
CHASE CARD SERVICES**	Unsecured	1,650.00	NA	NA	0.00	0.00
CITIBANK**	Unsecured	2,413.00	NA	NA	0.00	0.00
CITIBANK**	Unsecured	1,986.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Secured	NA	5,255.57	0.00	0.00	0.00
CREDIT ONE BANK	Unsecured	800.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	3,533.00	4,361.46	4,361.46	0.00	0.00
DISCOVER BANK(*)	Unsecured	4,361.00	NA	NA	0.00	0.00
JCPENNEY	Unsecured	3,007.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,083.00	1,387.31	1,387.31	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	2,230.81	2,230.81	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,763.00	2,897.66	2,897.66	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,188.00	2,820.69	2,820.69	0.00	0.00
NATIONAL DEBT RELIEF	Unsecured	0.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	10,987.00	9,112.69	9,112.69	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	8,335.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,998.00	5,965.14	5,965.14	0.00	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	0.00	614.56	614.56	0.00	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	644.00	822.26	822.26	0.00	0.00
QUANTUM3 GROUP LLC - AGENT FO	Unsecured	778.00	1,105.87	1,105.87	0.00	0.00
QUANTUM3 GROUP LLC - AGENT FO	Unsecured	2,961.00	3,817.70	3,817.70	0.00	0.00
QUANTUM3 GROUP LLC - AGENT GP	Unsecured	NA	300.05	300.05	0.00	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	95,000.00	98,089.76	0.00	8,943.81	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUICKEN LOANS LLC FKA QUICKEN	Secured	0.00	957.61	957.61	0.00	0.00
SANTANDER CONSUMER USA D/B/A	Secured	23,000.00	24,005.72	24,005.72	2,667.80	2,639.27
UPMC HEALTH SERVICES	Unsecured	NA	2,674.71	2,674.71	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	150.00	150.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$8,943.81	\$0.00
Mortgage Arrearage	\$957.61	\$0.00	\$0.00
Debt Secured by Vehicle	\$24,005.72	\$2,667.80	\$2,639.27
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$24,963.33	\$11,611.61	\$2,639.27
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$57,920.10	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$811.06</u>	
Disbursements to Creditors	<u>\$14,250.88</u>	
TOTAL DISBURSEMENTS :		<u>\$15,061.94</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/11/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.